

'Tis The Season. Spread Holiday Cheer While Controlling Your Expenses

The holiday season brings out our generosity, but kindness can be challenging on your budget. Follow these holiday spending tips to help you tackle the season without too much strain on your wallet.

1. **Make your list and check it twice**

Make a list of who you plan to purchase gifts for. Set a targeted budget and spending limit. Then determine how much you can allocate to each person on your list. Adjust your list and/or spending per person accordingly to maintain your targeted budget.

2. **Shop around and compare prices online**

Don't let a specific gift idea blow your holiday budget. When you find a gift that's over your budget, use your phone to see if you can find a better price elsewhere. Buying it online may be cheaper. You can also see if a store will price-match if you find a better deal elsewhere.

3. **Don't wait!**

Last minute shopping can lead to overspending. Good deals may vanish and with limited selections you may end up spending more than you budgeted due to the added stress of having to find something from limited selections and time.

4. **Cash in your rewards**

Reduce your out of pocket costs by cashing in on your rewards. Check the balances of your various credit card rewards that you've been accruing. Redeem them for cash or gift cards to help with your holiday shopping.

5. **Be aware of shipping costs**

Online shopping is a very convenient and great way to find amazing deals. However, keep an eye on shipping costs that can easily eliminate the great deal and disrupt your holiday spending budget.

6. **Track, track, track your spending**

The only way to stay on budget is to track your spending. Frequently monitor your purchases and returns. Any size gift list can easily lead to overspending if you do not accurately track your purchases and know how much you've spent.

7. **Save up**

Make a plan to set money aside and save ahead of time for your purchases. Saving throughout the year can ease the strain on your wallet. Having money saved, especially for big ticket items, will simplify your holiday planning.

If it's too late to start saving now for this year's expenses, start doing so for next year.

8. **Shop with cash or a debit card**

Shopping with a credit card can make it easy to spend beyond your means and budget. Try shopping with cash or a debit card where funds are immediately deducted from your account. It will help with your purchase decisioning and also save you more in the long run by avoiding interest charges on purchases. A great savings deal can erode quickly if you end up paying high interest on the purchase in the long-run.

With the proper mindset and a solid spending plan in place, your holiday season can be joyous in more ways than one.

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- **Switch Debit Mastercard® On/Off** - Lock or unlock cards with a single touch of a button
- **Control Use by Location** - Limit your debit Mastercard's® activity to a specific distance from your mobile device or specify a region on a map
- **Control Preferences** - Set merchant categories, transaction types, and spending limits
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Are You Cybersecure?

Inadequate cybersecurity can lead to stolen identity and financial loss. With the goal of scammers being to steal your money and your identity, it's vital that you know what to look for, how they work, and what to do, so you can protect yourself and your finances.

Here are a few key steps you should take to maintain strong cybersecurity practices at home:

- **Do not open email from people you don't know.** If you are unsure whether an email you received is legitimate, try contacting the sender directly via other means. Do not click on any links in an email unless you are sure it is safe.
- **Be careful with links and new website addresses.** Malicious website addresses may appear almost identical to legitimate sites. Scammers often use a slight variation in spelling or logo to lure you. Malicious links can also come from friends whose email has unknowingly been compromised, so be careful.
- **Secure your personal information.** Before providing any personal information, such as your date of birth, social security number, account numbers, and passwords, be sure the website is secure. When entering personal information or payment details, look for the lock icon and use of "https" in the URL bar.
- **Use strong passwords.** Strong passwords are critical to online security. It is recommended that you use at least 8 characters with a combination of upper and lower case letters, numbers, and special characters.
- **Keep your software up to date and maintain preventative software programs.** Keep all of your software applications up to date on your computers and mobile devices. Install software that provides antivirus, firewall, and email filter services.
- **Update the operating systems on your electronic devices.** Make sure your operating systems, software, and applications are up to date on all of your electronic devices. Older and unpatched versions are the target of many hacks.

Share Your Experience

We value the strong, personal relationships we've developed and maintained in our century plus existence. We hope you value our partnership just as much and would share your feedback for others to hear.

Write An Online Review

Post your review to our [Google business profile](#) or [Facebook page](#).



Do You Know How To Fight Phishing?

Phishing is the fraudulent practice of criminals contacting you purporting to be associated with a reputable company in order to induce you to reveal personal information, such as passwords, account access information, credit card numbers, and more.

While 96% of attempts are mainly targeted through email, there are several other ways fraudsters seek to mislead you to steal your information. Familiarize yourself with the red flags above to stay protected.

Learn more about common scams, methods of identity theft used by criminals, and how to protect yourself by visiting www.banksneveraskthat.com.



Upcoming Holiday Schedule

Veterans Day

Branches will be closed on Friday, November 11, 2022.

Thanksgiving

Branches will be closed on Thursday, November 24, 2022
Corporate office will be closed on Thursday, November 24, 2022 and Friday, November 25, 2022.

Christmas

All ESB offices will be closed on Monday, December 26, 2022.

New Year's

All ESB offices will be closed on Monday, January 2, 2023.

EasternEase Online and Mobile Banking
are always available for your banking needs

Eastern Savings Bank wishes you a safe and happy holiday season!



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